As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as estated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS, SYSTEMS, AND ARTICLES OF MANUFACTURE FOR PROVIDING FINANCIAL ACCOUNTS WITH CONDITIONS the specification of which was filed on March 19, 2004 as United States Application No. 10/804,170 and Confirmation No. 7400.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			YES NO
	· ·		YES NO
I hereby claim the	benefit under 35 U.S.C. § 119	(e) of any United Sta	tes provisional application(s) listed

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., CUSTOMER NUMBER 22,852.

Full Name of First Inventor Nathan T. Czyzewski	Unvertor's Signature John Court	Date 8/23/04	
Residence Arlington, Virginia 22206	20	Citizenship U.S. USA	
Post Office Address 3536 S. Stafford Street, Apt. A1, Arlington, Virginia	22206		

Full Name of Second Inventor Kevin T. Shaffer	Inventor's Signature	Date
Residence Richmond, Virginia 23225		Citizenship U.S.
Post Office Address 3259 Pinebrook Drive, Richmond, Virginia 2	3225	
Full Name of Third Inventor Srishti Kohii	Inventor's Signature	Date
Residence Falls Church, Virginia 22042		Citizenship India
Post Office Address 3015 Nicosh Circle, Apt. 2104, Falls Church	Virginia 22042	
Full Name of Fourth Inventor Jon Kemkraut	Inventor's Signature	Date
Residence Washington, D.C. 20036		Citizenship U.S.
Post Office Address 1545 18 th Street, N.W., Apt. 906, Washington	n, D.C. 20036	
Full Name of Fifth Inventor Alihan Hotic	Inventor's Signature	Date
Residence Arlington, Virginia 22209		Citizenship Turkey
Post Office Address 1410 N. Scott Street, Apt. 665, Arlington, Vir	ginia 22209	
Full Name of Sixth Inventor Shawn Nghiem	Inventor's Signature	Date
Residence Midlothian, Virginia 23112		Citizenship U.S.
Post Office Address 13524 Lucky Debonair Lane, Midlothian, Vin	ginia 23112	

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Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			YES NO
			YES NO
I hereby claim the elow:	benefit under 35 U.S.C. § 118	(e) of any United Sta	tes provisional application(s) listed

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

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Post Office Address 9538 S. Stafford Street, Apt. A1, Arlington, Virginia	22206	

Full Name of Second Inventor Kevin T. Shaffer	Inventor's Signature	8/23/04
Residence Richmond, Virginia 23225	The same	Citizenship U.S.
Post Office Address 3259 Pinebrook Drive, Richmond, Virgin	ia 23225	
Full Name of Third Inventor Srishti Kohli	Inventor's Signature	Date
Residence Falls Church, Virginia 22042		Citizenship India
Post Office Address 3015 Nicosh Circle, Apt. 2104, Falls Ch	urch, Virginia 22042	
Full Name of Fourth Inventor Jon Kemkraut	Inventor's Signature	Date
Residence Washington, D.C. 20036		Citizenship U.S.
Post Office Address 1545 18 th Street, N.W., Apt. 906, Washi	ngtan, D.C. 20036	
Full Name of Fifth Inventor Allhan Hotic	Inventor's Signature	Date
Residence Arlington, Virginia 22209		Citizenship Turkey
Post Office Address 1410 N. Scott Street, Apt. 665, Arlingto	n, Virginia 22209	*
Full Name of Sixth Inventor Shawn Nghiern	Inventor's Signature	Date
Residence Midlothian, Virginia 23112		Citizenship U.S.
Post Office Address 13524 Lucky Debonalr Lane, Midlothia	n, Virginia 23112	

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Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			YES NO
			☐ YES ☐ NO

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing

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Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

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Residence Arlington, Virginia 22206		Citizenship U.S.
Post Office Address 3536 S. Stafford Street, Apt. A1, Arlington, Virginia	22206	

Full Name of Second Inventor Kevin T. Shaffer	Inventor's Signature	Date
Residence Richmond, Virginia 23225	-	Citizenship U.S.
Post Office Address 3259 Pinebrook Drive, Richmond, Virginia	23225	
Full Name of Third Inventor Srishti Kohli	Inventor's Signature	Date
Residence Falls Church, Virginia 22042		Citizenship India
Post Office Address 3015 Nicoeh Circle, Apt. 2104, Falls Churc	sh, Virginla 22042	
Full Name of Fourth Inventor Jon Kernkraut	Inventor's Signature	Date
Residence Washington, D.C. 20036		Clttzenship U.S.
Post Office Address 1545 18 th Street, N.W., Apt. 906, Washingt	on, D.C. 20036	
Full Name of Fifth Inventor Alihan Hotic	Inventor's Signature	Date
Residence Arlington, Virginia 22209		Citizenship Turkey
Post Office Address 1410 N. Scott Street, Apt. 665, Arlington, V	/irginia 22209	
Full Name of Sixth Inventor Shawn Nghiern	Inventor's Signature	Date
Residence Midlothlan, Vîrginia 23112		Cittzenship U.S.
Post Office Address 13524 Lucky Debonair Lane, Midlothlan, V	irginia 23112	<u> </u>

Customer Number 22,852 Attorney Docket No. 5793,3143-00



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			Priority Clalmed Under 35 U.S.C. 118
			☐ YES ☐ NO
	· · · · · · · · · · · · · · · · · · ·		☐ YES ☐ NO
nereby ciaim the ben ow:	efit under 35 U.S.C. § 119	e(e) of any United Sta	tes provisional application(s) listed

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PC1 International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

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Residence Arlington, Virginia 22206		Citizenship U.S.	
Post Office Address 3536 S. Stafford Street, Apt. A1, Arlington,	Virginia 22206		

Full Name of Second Inventor Kevin T. Shaffer	Inventor's Signature	Date
Residence Richmond, Virginta 23225		Citizenship U.S.
Post Office Address 3259 Pinebrook Drive, Richmond, Virginia	23225	
Full Name of Third Inventor Srishti Kohil	Inventor's Signature	Date .
Residence Falls Church, Virginia 22042		Citizenship India
Post Office Address 3015 Nicosh Circle, Apt. 2104, Falls Chur	ch, Virginia 22042	
Full Name of Fourth Inventor Jon Kernkraut	Inventor's Signature	Date 7/15/04
Residence Washington, D.C. 20036		Citizenship U.S.
Post Office Address 1545 18 th Street, N.W., Apt. 906, Washing	ton, D.C. 20036	
Full Name of Fifth Inventor Alihan Hotic	Inventor's Signature	Date
Residence Arlington, Virginia 22209		Citizenship Turkey
Post Office Address 1410 N. Scott Street, Apt. 665, Arlington, V	Virginia 22209	
Full Name of Sixth Inventor Shawn Nghiem	Inventor's Signature	Date
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Post Office Address 13524 Lucky Debonair Lane, Midlothlan, \	•	

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including the claims, as	aterial to patentability an priority benefits unde certificate or § 365(a) United States, listed be certificate, or any PCT	endment referred to all as defined in 37 CFR (er 35 U.S.C. § 119(a)-of any PCT international applicational applica	bove. I acknowledge t § 1.56. -(d) or § 365(b) of any nal application(s) desi entified below, any for tion(s) having a filing of	foreign application(s) ignating at least one reign application(s) date before that of the
Country	Application Number	Date of Filing		ed Under 35 U.S.C. 119
			☐ YE	S NO
			☐ YE	S NO
I hereby claim the bei below:	nefit under 35 U.S.C.	§ 119(e) of any Unite	d States provisional a	ipplication(s) listed
Applicati	ion Number		Date of Filing	
each of the claims of thi application(s) in the mai disclose information whi between the filing date capplication:	nner provided by the fich is material to pater of the prior application	first paragraph of 35 to intability as defined in n(s) and the national of	U.S.C. § 112, I acknown as CFR § 1.56 which or PCT International fi	wledge the duty to became available ling date of this
Application Number	Daf	te of Filing	Status (Patented, F	Pending, Abandoned)
		-		
business in the Patent a GARRETT & DUNNER, I hereby declare that made on information an knowledge that willful fa under section 1001 of T jeopardize the validity of	all statements made had belief are believed the belief are believed the statements and the little 18 of the United Softhe application or an analysis.	connected therewith. NUMBER 22,852. herein of my own kno to be true; and further ne like so made are postates Code, and that ny patent issuing there	. FINNEGAN, HENDE owledge are true and to r that these statement unishable by fine or in such willful false state	hat all statements is were made with the inprisonment, or both, ements may
Full Name of First Inventor Nathan T. Czyzewski	ļr	nventor's Signature		Date
Residence Arlington, Virginia 22206				Citizenship U.S.
Post Office Address 3536 S. Stafford Street, Apt.	. A1, Arlington, Virginia 22	206		

line 2004

Full Name of Second Inventor Kevin T. Shaffer	Inventor's Signature	Date
Residence Richmond, Virginia 23225		Citizenship U.S.
Post Office Address 3259 Pinebrook Orlve, Richmond, Virginia 23225		
Full Name of Third Inventor Srishti Kohli	Inventor's Signature	Date
Residence Falls Church, Virginia 22042		Citizenship India
Post Office Address 3015 Nicosh Circle, Apt. 2104, Falls Church, Virgini		
Full Name of Fourth Inventor Jon Kemkraut	inventor's Signature	Date
Residence Washington, D.C. 20036		Citizenship U.S.
Post Office Address 1545 18 th Street, N.W., Apt. 906, Washington, D.C.	Α Α	
Full Name of Fifth Inventor Alihan Hotic	Invelled's Signature	S11104
Residence Arlington, Virginia 22209		Cittzénship Turkey
Post Office Address 1410 N. Scott Street, Apt. 665, Arlington, Virginia 2		
Full Name of Sixth Inventor Shawn Nghiem	Inventor's Signature	Date
Residence Midlothian, Virginia 23112	·	Citizenshîp U.S.
Post Office Address 13524 Lucky Debonair Lane, Midlothian, Virginia 2:	3112	

Customer Number 22,852 Attomey Docket No. 5793.3143-00



DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS, SYSTEMS, AND ARTICLES OF MANUFACTURE FOR PROVIDING FINANCIAL ACCOUNTS WITH CONDITIONS the specification of which was filed on March 19, 2004 as United States Application No. 10/804,170 and Confirmation No. 7400.

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Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			☐ YES ☐ NO
			☐ YES ☐ NO
I haraby claim the	benefit under 35 U.S.C. § 119	e)(e) of any United Sta	tes provisional application(s) listed
elow:	•		

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

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Full Name of Fourth Inventor Jon Kernkraut	Inventor's Signature	Date
Residence Washington, D.C. 20036		Citizenship U.S.
Post Office Address 1545 18 th Street, N.W., Apt. 906, Washing	ton, D.C. 20036	
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Post Office Address 1410 N. Soott Street, Apt. 665, Arlington,	VIrginia 22209	
Full Name of Sixth Inventor Shawn Nghiem	Inventor's Signature	Date 7/16/04
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Post Office Address 13524 Lucky Debonair Lane, Midlothian, \	/irginia 23112	